NOTICE OF TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Stawiarski, PC, 650 North Sam Houston Parkway East, Suite 450, Houston, Texas 77060

Date of Security Instrument:

February 22, 2007

Grantor(s):

Carlos Arroyo and Pamela Cronan, husband and wife

Original Trustee:

Donna K. Neal

Original Mortgagee:

ViewPoint Bank

Recording Information: Clerk's File No. 20070226000259670, in the Official Public Records of COLLIN County, Texas.

Current Mortgagee:

Federal National Mortgage Association (Fannie Mae), a corporation organized and existing

under the laws of the United States

PHH Mortgage Corporation, whose address is C/O One Mortgage Way Mt. Laurel, NJ 08054 Mortgage Servicer: Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

Date of Sale:

11/01/2016

Earliest Time Sale Will Begin:

10:00 AM

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above, or within three (3) hours after that time.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

LOT 12, BLOCK 1, REVISED PLAT OF TOWN WEST, SECTION ONE, AN ADDITION TO THE CITY OF PLANO, COLLIN COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF; RECORDED IN VOLUME B, PAGE 118, OF MAP RECORDS OF COLLIN COUNTY, TEXAS.

Place of Sale of Property: The foreclosure sale will be conducted in the area designated by the COLLIN County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

For Information:

Codilis & Stawiarski, P.C. 650 N. Sam Houston Parkway East Suite 450

Houston, TX 77060

(281)\926 5300 4145 X X 30418 31 X 16003 31 X 16003

Oc. Ortolani as Successor Substitute Trustee, Robert Ortolani as successor Substitute Trustee, David Stockman as Successor Russell Stockman as Substitute Trustee, Shelley Successor Substitute Trustee, Michele Hreb a as Substitute Trustee, Denise Boerner as Succe Substitute Trustee, Donna Stockman as Successor Substitute Trustee, Brenda Wiggs as Successor Substitute Trustee, Guy Wiggs as Successor Substitute Trustee. Tim Lewis as Successor Substitute Trustee, Lori McCarty as Successor Substitute Trustee, Mary Mancuso as Successor Substitute Trustee, Mitch Jordan as Successor Substitute Trustee, Bob Dickerson as Successor Substitute Trustee, Phillip Pierceall as Successor Substitute Trustee, Craig Muirhead as Successor Substitute Trustee. Doug Rodgers as Successor Substitute Trustee, Clay Golden as Successor Substitute Trustee, Ross Bandy as Successor Substitute Trustee, Travis Kaddatz as Successor Substitute Trustee, Troy Robinett as Successor Substitute Trustee, Wendy Lambert as Successor Substitute Trustee, Robert Aguilar as Successor Substitute Trustee, Frederick Britton as Successor Substitute Trustee, Evan Press as Successor Substitute Trustee, Matt 10:11 WV 01 130 9107 Hansen as Successor Substitute Trustee, Bradley Ross as Successor Substitute Trustee, Terry Waters as Successor Substitute Trustee, or Cathy Cagle as Successor Substitute Trustee

